

Please replace pending Claim 19 with the following like-numbered claim:

91 19. The computer system of claim 10, wherein the comparator compares the profile and the inferred criteria with criteria of the products or services by matching specific products or services of the agents that the buyer has a potential interest in based on the created profile of the buyer.

### **REMARKS**

The application is believed to be in condition for allowance because the claims, as amended, are novel and non-obvious over the cited art. The following paragraphs provide the justification for these beliefs. In view of the following reasoning for allowance, the applicants hereby respectfully request further examination and reconsideration of the subject application.

#### **The Objection to Claim 19.**

Claim 19 was objected to because of informalities. Claim 19 referred to Claim 1 as a computer system, whereas Claim 1 is a method claim. Claim 19 was amended to claim dependence from Claim 10 instead of Claim 1. It is believed that this amendment to Claim 19 has cleared up the claim informality.

#### **The 35 USC 103 Rejection of Claims 1-24.**

Claims 1-24 were rejected under 35 USC 103(a) as being unpatentable over Raveis, Jr., U.S. Patent No. 6,321,202, in view of Kramer et al. (U.S. Patent No. 6,327,574), in further view of Williams, Jr. (U.S. Patent No. 6,108,686). The Examiner contended that it would have been obvious to have provided the combination of Raveis and Kramer with the system and method of Williams to enable the ability for the computer